ABSTRACT

A system and method for processing an insurance application during a single user session, wherein an application is received for a policy of insurance from a user over a computer network, the application is automatically approved or denied based on a comparison of the data contained in the application with stored underwriting criteria, a policy of insurance is automatically offered to the user in response to the application over the computer network if the application is approved and the policy is presented to the user for electronic acceptance, and the policy is issued upon electronic acceptance thereof by the user.